

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re:

(1) **Amber Denan Minter**

xxx-xx-6759

(2)

Case No.

Chapter 13

Debtor(s)

CHAPTER 13 PLAN

ADDRESS: (1) 1092 Cortona Pl (2) Cordova TN 38018

PLAN PAYMENT:

DEBTOR (1) shall pay \$426.00

() weekly, () every two weeks, () semi-monthly, or () monthly, by:

() PAYROLL DEDUCTION from:

_____ **OR () DIRECT PAY.**

DEBTOR (2) shall pay \$_____

() weekly, () every two weeks, () semi-monthly, or () monthly, by:

() PAYROLL DEDUCTION from:

_____ **OR () DIRECT PAY.**

1. THIS PLAN [Rule 3015.1 Notice]:

(A) **CONTAINS A NON-STANDARD PROVISION.** [See plan provision #19] () YES () NO

(B) **LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON VALUATION
OF THE COLLATERAL FOR THE CLAIM.** [See plan provisions #7 and #8] () YES () NO

(C) **AVOIDS A SECURITY INTEREST OR LIEN.** [See plan provision #12] () YES () NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: () Included in Plan; **OR (X)** Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: Paid by: () Debtor(s) directly, () Wage Assignment, **OR () Trustee to:**

	Monthly Plan Payment
_____ ; ongoing payment begins _____	\$_____
Approximate arrearage: _____	\$_____
_____ ; ongoing payment begins _____	\$_____
Approximate arrearage: _____	\$_____

5. PRIORITY CLAIMS:

	Value of Claim	Monthly Plan Payment
_____	_____	\$_____
_____	_____	\$_____

6. HOME MORTGAGE CLAIMS: () Paid directly by Debtor(s); **OR (X)** Paid by Trustee to:

	Monthly Plan Payment
Freedom Mortgage _____ ; ongoing payment begins June 1, 2020	\$954.75
Approximate arrearage: _____ \$20,425.00 Interest _____ %	\$345.00
_____ ; ongoing payment begins _____	\$_____
Approximate arrearage: _____ Interest _____ %	\$_____

7. SECURED CLAIMS:

	Value of Collateral	Rate of Interest	Monthly Plan Payment
[Retain lien 11 U.S.C. §1325 (a)(5)]	\$18,000.00	%	\$300.00
Inova Federal Credit Union _____	_____	%	\$_____
_____	_____	%	\$_____

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. § 1325 (a)]	Value of Claim	Rate of Interest	Monthly Plan Payment
		%	\$
		%	\$
		%	\$

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

Conn Appliances Inc.	Collateral: Sofa
	Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:

Shelby County General Sessions CR	Value of Claim	Rate of Interest	Monthly Plan Payment
	\$191.50	%	\$4.00
		%	\$

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

<input type="checkbox"/> Not provided for	OR <input type="checkbox"/> General unsecured creditor
<input type="checkbox"/> Not provided for	OR <input type="checkbox"/> General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILE CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$ 29,796.42.

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

2%, OR,

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

Progressive Leasing	<input type="checkbox"/> Assumes	OR <input checked="" type="checkbox"/> Rejects.
	<input type="checkbox"/> Assumes	OR <input type="checkbox"/> Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately sixty (60) months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ S. Jonathan Garrett
Debtor(s)' Attorney Signature

DATE: February 11, 2020

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